



Feature: Bank Examiner



Comptroller of the Currency
Administrator of National Banks

BANK EXAMINER CAREERS

Who We Are

The OCC charters, regulates, and supervises national banks to ensure a safe, sound, and competitive national banking system that supports the citizens, communities, and economy of the U.S. The OCC strives to ensure that all Americans have fair and equal access to financial services and fosters competition by allowing banks to offer new products and services.

Bank Examiner Careers



The majority of the OCC's employees are bank examiners. These individuals work to ensure that your money will be safe when you place it in a national bank.

Over the past few years, the financial services industry has been undergoing dramatic changes. Financial institutions are broadening the range and increasing the sophistication of their products and services. Technological innovation in communications and information processing is transforming the way banks and other financial institutions conduct business. This world of change poses unique challenges for the OCC and creates exciting career opportunities.

The OCC has bank examiner positions located throughout the U.S. These include generalist positions as well as specialist positions in asset management, bank information systems, capital markets, consumer compliance, credit, mortgage banking, and other areas.

Bank examiners are provided with a variety of work experiences that cannot be matched in private industry. Examiners interact with all levels of bank management and use a risk-based examination approach to assess a bank's condition and to identify potential problems. Typically, bank examiners use a combination of on- and off-site supervision, providing many opportunities for travel.



Training and career development are priorities at the OCC. Examiners are highly encouraged to continue their professional development and to update their technical skills by taking advantage of OCC's training programs, including an educational reimbursement program.

At the OCC, we offer our employees exceptional opportunities for growth, development, challenge, and achievement.

What a Bank Examiner Says About His Career and the OCC



Dave Johnston

National Bank Examiner,
Bank Information Systems
Specialist

Why he joined the OCC

Dave wanted to pursue a career in banking and liked the variety of opportunities the OCC had to offer.

Career path

He started as a generalist examiner in Boston and later moved on to become a senior field office analyst in Philadelphia. Dave then completed the requirements to become a specialist examiner in Bank Information Systems.

Current responsibilities

Dave analyzes information systems and technologies for data processing servicers and banks. He feels it is a challenge to identify the risks inherent in these new technologies and to assess bank management's process for controlling these risks.

Education

BA in Economics,
Dickinson College
MBA,
Northeastern University
Certified Information
Systems
Auditor

Career highlight

Dave's most interesting OCC experience involved the real estate crisis in New England. Bad real estate loans contributed to a number of bank failures, and the impact was noticeable throughout the region. This situation really emphasized the importance of a safe and sound banking industry.

Eligibility Requirements

Qualifications for bank examiner positions depend on the grade level of the job and specialty. A bachelor's degree or financial services-related experience is required for entry level positions.

If you have a business-related master's degree or additional experience as a bank officer, financial analyst, financial institution regulator, bank accountant or auditor, or similar experience, you may qualify for a higher level bank examiner position.

Specific position qualification requirements are contained in each job announcement listed on the OCC's Web site at www.occ.treas.gov.

Where We are Located

The OCC is headquartered in Washington, D.C., and has offices in over 70 locations across the country and an international office in London.

Salary and Benefits

The OCC offers a merit pay program with competitive salaries. Jobs in certain cities also receive geographical pay differentials.

In addition to the excellent benefits package provided to all Federal employees, the OCC offers free dental and vision plans, flexible spending accounts for eligible health care and dependent day care expenses, free long-term disability insurance, flexible work schedules, and other benefits.



For More Information

To learn more about the OCC, its career opportunities, and how to apply for jobs, visit the OCC's Web site at www.occ.treas.gov.